
Joint Release

**Board of Governors of the Federal Reserve System
Federal Deposit Insurance Corporation
Office of the Comptroller of the Currency**

For Immediate Release

September 24, 2012

**Agencies Release a Regulatory Capital Estimation Tool to Assist in Assessing the
Potential Effects of Recently Proposed Regulatory Capital Rules**

The federal banking regulatory agencies today announced the availability of a regulatory capital estimation tool to help community banking organizations and other interested parties evaluate recently published regulatory capital proposals. The tool will assist these organizations in estimating the potential effects on their capital ratios of the agencies' Basel III Notice of Proposed Rulemaking (NPR) and Standardized Approach NPR.

In June 2012, the Federal Reserve Board, the Federal Deposit Insurance Corporation, and the Office of the Comptroller of the Currency approved joint proposals for comment that would revise their current regulatory capital standards. The public comment period for these proposals ends on October 22, 2012. The Basel III NPR focuses primarily on strengthening the level of regulatory capital requirements and improving the quality of capital. The Standardized Approach NPR proposes a number of enhancements to the risk-sensitivity of the agencies' capital standards.

The tool is intended to help institutions estimate the potential effect the proposals could have on their capital ratios. It should not be relied on as an indicator of an institution's actual regulatory capital ratios and is not part of the NPRs nor of any final rule(s) that the agencies may adopt.

The estimation tools are available for banks, savings associations and their holding companies at: <http://www.fdic.gov/regulations/capital/calculator.html>.

The proposals are available in the Federal Register at:

Basel III NPR: <http://www.gpo.gov/fdsys/pkg/FR-2012-08-30/pdf/2012-16757.pdf> (PDF Help)

Standardized Approach NPR: <http://www.gpo.gov/fdsys/pkg/FR-2012-08-30/pdf/2012-17010.pdf> (PDF Help)

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